

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 17-13322-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christmas Etienne  
12 Brandywine Circle  
Piscataway, NJ 08854

Marie N. Etienne  
12 Brandywine Circle  
Piscataway, NJ 08854

Social Security No.:

xxx-xx-9218

xxx-xx-4208

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Michael B. Kaplan on:

Date: 1/8/19

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Stephen M. Goldberg, Esq.

**COMMISSION OR FEES**

\$1500.00

**EXPENSES**

-0-

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Creditors may be heard before the applications are determined.

An appearance is not required on an application for compensation unless an objection is filed. Any objection must be filed with the court and served on interested parties not later than 7 days before the scheduled hearing.

Dated: December 20, 2018

JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christmas Etienne  
 Marie N. Etienne  
 Debtors

Case No. 17-13322-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 137

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Dec 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2018.

db/jdb  
 cr +Christmas Etienne, Marie N. Etienne, 12 Brandywine Circle, Piscataway, NJ 08854-2705  
 +Nationstar Mortgage LLC, Attn: Kawana Buggs VP, 8950 Cypress Water Blvd.,  
 Coppell, TX 75019-4620  
 cr +Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd.,  
 Winterville, NC 28590-8872  
 516657840 CCI/Contract Callers Inc, Contract Callers Inc. Cci, Augusta, GA 30901  
 516890997 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516657842 +Citibank/Goodyear, Po Box 6497, Sioux Falls, SD 57117-6497  
 516657841 +Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 516657850 +Credit First/CFNA, 6275 Eastland Rd, Brookpark, OH 44142-1399  
 516657849 +Credit First/CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011  
 516907503 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516901416 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516657851 +Equifax Credit Information Services, P O Box 740241, Atlanta, GA 30374-0241  
 516657852 +Experian, P O Box 2002, Allen, TX 75013-2002  
 516657855 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit, National Bankruptcy Service Center,  
 Po Box 62180, Colorado Springs, CO 80962)  
 516657856 +Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000  
 516657857 +IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557  
 516657858 +IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378  
 516657862 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)  
 516657861 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516909945 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,  
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 516657865 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 516657870 +TransUnion, P O Box 2000, Chester, PA 19016-2000  
 516685122 +US Dept. of HUD, 451 7th St. S.W., Washington, DC 20410-0001  
 516657872 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999  
 516657871 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 516771813 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657  
 516657876 +Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697  
 516657875 +Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 21 2018 00:01:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 21 2018 00:01:52 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516657835 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2018 00:08:40 Capital One,  
 Po Box 30281, Salt Lake City, UT 84130-0281  
 516657834 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2018 00:07:59 Capital One,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 516657837 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2018 00:07:59 Capital One Na,  
 Po Box 26625, Richmond, VA 23261-6625  
 516657836 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 21 2018 00:07:59 Capital One Na,  
 Attn: Bankruptcy Dept, Po Box 30258, Salt Lake City, UT 84130-0258  
 516680567 +E-mail/Text: bankruptcy@flagshipcredit.com Dec 21 2018 00:02:03 CarFinance Capital,  
 P.O. Box 3807, Coppell, TX 75019-4354  
 516657838 +E-mail/Text: bankruptcy@flagshipcredit.com Dec 21 2018 00:02:03 Carfinance.com,  
 7525 Irvine Center Dr St, Irvine, CA 92618-3066  
 516657843 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 21 2018 00:01:35  
 Comenity Bank/Arizona Mail Order, Po Box 182125, Columbus, OH 43218-2125  
 516657844 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 21 2018 00:01:35  
 Comenity Bank/Arizona Mail Order, Po Box 182789, Columbus, OH 43218-2789  
 516657846 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 21 2018 00:01:36 Comenity Bank/Bedford Fair,  
 995 W 122nd Ave, Westminster, CO 80234-3417  
 516657845 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 21 2018 00:01:36 Comenity Bank/Bedford Fair,  
 Po Box 182125, Columbus, OH 43218-2125  
 516657848 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 21 2018 00:01:36 Comenitycapital/haband,  
 4590 E Broad St, Columbus, OH 43213-1301  
 516657847 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 21 2018 00:01:36 Comenitycapital/haband,  
 Po Box 182125, Columbus, OH 43218-2125  
 516906214 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 21 2018 00:07:33 Directv, LLC,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 516657853 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 21 2018 00:02:20 Fingerhut,  
 6250 Ridgewood Rd, St Cloud, MN 56303-0820

District/off: 0312-3

User: admin  
Form ID: 137

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Total Noticed: 63

Date Rcvd: Dec 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516657854 +E-mail/Text: bnc-bluestem@quantum3group.com Dec 21 2018 00:02:20 Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
516657859 +E-mail/Text: bncnotices@becket-lee.com Dec 21 2018 00:01:13 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
516657860 +E-mail/Text: bncnotices@becket-lee.com Dec 21 2018 00:01:13 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
516838187 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 21 2018 00:01:52 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011  
516921293 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 21 2018 00:08:03  
Portfolio Recovery Associates, LLC, c/o Bedford Fair Apparel, POB 41067,  
Norfolk VA 23541  
516920463 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 21 2018 00:08:43  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
Norfolk VA 23541  
516920543 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 21 2018 00:08:05  
Portfolio Recovery Associates, LLC, c/o DIRECT MERCHANTS BANK, POB 41067,  
Norfolk VA 23541  
516920563 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 21 2018 00:08:43  
Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541  
516921294 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 21 2018 00:08:03  
Portfolio Recovery Associates, LLC, c/o Haband, POB 41067, Norfolk VA 23541  
516920546 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 21 2018 00:08:03  
Portfolio Recovery Associates, LLC, c/o Sears/Orchard Bank, POB 41067, Norfolk VA 23541  
516657863 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 21 2018 00:07:31  
Pinnacle Credit Services, Po Box 640, Hopkins, MN 55343-0640  
516657864 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 21 2018 00:08:10  
Pinnacle Credit Services, Po Box 10497, Greenville, SC 29603-0497  
516864926 E-mail/Text: bnc-quantum@quantum3group.com Dec 21 2018 00:01:47  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
516657866 +E-mail/Text: bankruptcy@savit.com Dec 21 2018 00:02:37 Savit Coll, Po Box 250,  
East Brunswick, NJ 08816-0250  
516657867 +E-mail/Text: bankruptcy@savit.com Dec 21 2018 00:02:37 Savit Coll, 46 W Ferris St,  
East Brunswick, NJ 08816-2159  
516657869 E-mail/PDF: gecsed@recoverycorp.com Dec 21 2018 00:07:17 Synchrony Bank/Walmart,  
Po Box 965024, El Paso, TX 79998  
516657868 +E-mail/PDF: gecsed@recoverycorp.com Dec 21 2018 00:08:30 Synchrony Bank/Walmart,  
Po Box 965064, Orlando, FL 32896-5064  
516657873 +E-mail/Text: collect@williamsalexander.com Dec 21 2018 00:01:32 Waassociates, Po Box 2148,  
Wayne, NJ 07474-2148  
516657874 +E-mail/Text: collect@williamsalexander.com Dec 21 2018 00:01:32 Waassociates,  
1479 Route 23 South, Wayne, NJ 07470-7507

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516664471\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company, LLC, Dept. 55953, P.O. Box 55000,  
Detroit, MI 48255-0953)  
516657839 ##CCI/Contract Callers Inc, Po Box 3000, Augusta, GA 30914-3000

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 137

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Total Noticed: 63

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohlab@logs.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Dorothy L. Wright on behalf of Joint Debtor Marie N. Etienne dorothy.wright@smgpc.com,  
bknoticesdlw@smgpc.com  
Dorothy L. Wright on behalf of Debtor Christmas Etienne dorothy.wright@smgpc.com,  
bknoticesdlw@smgpc.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER  
rsolarz@kmlawgroup.com  
Stephen M. Goldberg on behalf of Debtor Christmas Etienne bk2notices@smgpc.com  
Stephen M. Goldberg on behalf of Joint Debtor Marie N. Etienne bk2notices@smgpc.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10